Purvis Real Estate Training Institute

CE Elective Course:

TREC Contracts and Addenda

I. TREC Promulgated Forms

A. TREC Advisor as Published in 2020 and 2021 TREC Advisor, December 2019 https://content.govdelivery.com/bulletins/gd/TXREC-27115c5?wgt_ref=TXREC_WIDGET_1

B. TREC Rules & Regulations https://www.trec.texas.gov/rules-and-laws

II. TREC Addenda, Notices and Other Forms

- A. Seller's Termination of Contract https://www.trec.texas.gov/sites/default/files/pdf-forms/50-0.pdf
- B. Buyer's Termination of Contract https://www.trec.texas.gov/sites/default/files/pdf-forms/38-6.pdf
- C. Third Party Financing Addendum https://www.trec.texas.gov/sites/default/files/pdf-forms/40-9_0.pdf
- D. Seller's Disclosure Notice https://www.trec.texas.gov/sites/default/files/pdf-forms/OP-H_1.pdf
- E. Authorization for Hydrostatic Testing https://www.trec.texas.gov/sites/default/files/pdf-forms/48-1.pdf

8-13-18



PROMULGATED BY THE TEXAS REAL ESTATE COMMISSION (TREC)



NOTICE OF SELLER'S TERMINATION OF CONTRACT CONCERNING THE CONTRACT FOR THE SALE OF THE PROPERTY AT

ETWEEN THE UNDERSIGNED SELLER	AND		
			(BUYER
Seller notifies Buyer that the contract	is terminate	ed pursuant to the following:	
(1) Buyer failed to deliver the e			Paragraph 5 of
lacksquare (2) Other (identify the paragrap	oh number d	of contract or the addendum):	
NOTE THE RESIDENCE OF THE PERSON OF THE PERS	6		. ,
by the contract.	on of remed	dies. Release of the earnest money	' is governea
CONSULT AN ATTORNEY BEFO holders from giving legal advice. R	RE SIGNII EAD THIS FO	NG: TREC rules prohibit real es DRM CAREFULLY.	tate license



This form has been approved by the Texas Real Estate Commission for use with similarly approved or promulgated contract forms. Such approval relates to this form only. TREC forms are intended for use only by trained real estate license holders. No representation is made as to the legal validity or adequacy of any provision in any specific transactions. It is not suitable for complex transactions. Texas Real Estate Commission, P.O. Box 12188, Austin, TX 78711-2188, (512) 936-3000 (http://www.trec.texas.gov) TREC No. 50-0.



PROMULGATED BY THE TEXAS REAL ESTATE COMMISSION (TREC)

NOTICE OF BUYER'S TERMINATION OF CONTRACT



CONCERNING THE CONTRACT FOR THE SALE OF THE PROPERTY AT

(Street Address and City)	
BETWEEN THE UNDERSIGNED BUYER AND	
	(SELLER)
Buyer notifies Seller that the contract is terminated pursuant to the following:	
\square (1) The unrestricted right of Buyer to terminate the contract under Paragraph contract.	23 of the
☐(2) Buyer cannot obtain Buyer Approval in accordance with the Third Party Addendum to the contract.	Financing
□(3) The Property does not satisfy Property Approval in accordance with the Trinancing Addendum to the contract. Buyer has delivered to Seller lender statement setting forth the reason(s) for lender's determination.	
☐(4) Buyer elects to terminate under Paragraph A of the Addendum for Property Mandatory Membership in a Property Owners' Association.	Subject to
□(5) Buyer elects to terminate under Paragraph 7B(2) of the contract relating to to Disclosure Notice.	:he Seller's
☐(6) Buyer elects to terminate under Paragraph (3) of the Addendum Concernin Terminate Due to Lender's Appraisal. Buyer has delivered a copy of the A Seller.	
☐(7) Buyer elects to terminate under Paragraph 6.D. of the contract (6.C. for Condominium Contract) because timely objections were not cured by the end of Period.	
\square (8) Other (identify the paragraph number of contract or the addendum):	
NOTE: This notice is not an election of remedies. Release of the earnest money is by the contract.	governed
CONSULT AN ATTORNEY BEFORE SIGNING: TREC rules prohibit real estate holders from giving legal advice. READ THIS FORM CAREFULLY.	e license
Buyer Date Buyer	 Date
Buyer Date Buyer	Date



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PROMULGATED BY THE TEXAS REAL ESTATE COMMISSION (TREC)



THIRD PARTY FINANCING ADDENDUM

TO CONTRACT CONCERNING THE PROPERTY AT

(Street Address and City)			
 TYPE OF FINANCING AND DUTY TO APPLY AND OBTAIN APPROVAL: Buyer shall apply promptly for all financing described below and make every reasonable effort to obtain 			
approval for the financing, including but not limited to furnishing all information and documents required by Buyer's lender. (Check applicable boxes):			
☐ A. CONVENTIONAL FINANCING:			
(1) A first mortgage loan in the principal amount of \$ (excluding any financed PMI premium), due in full in year(s), with interest not to exceed% per annum for the first year(s) of the loan with Origination Charges as shown on Buyer's Loan Estimate for the loan not to exceed% of the loan.			
(2) A second mortgage loan in the principal amount of \$ (excluding any financed PMI premium), due in full in year(s), with interest not to exceed% per annum for the first year(s) of the loan with Origination Charges as shown on Buyer's Loan Estimate for the loan not to exceed% of the loan.			
B. TEXAS VETERANS LOAN: A loan(s) from the Texas Veterans Land Board of \$ for a period in the total amount of years at the interest rate established by the Texas Veterans Land Board.			
C. FHA INSURED FINANCING: A Section FHA insured loan of not less than \$ (excluding any financed MIP), amortizable monthly for not less than years, with interest not to exceed % per annum for the first year(s) of the loan with Origination Charges as shown on Buyer's Loan Estimate for the loan not to exceed % of the loan.			
□ D. VA GUARANTEED FINANCING: A VA guaranteed loan of not less than \$ (excluding any financed Funding Fee), amortizable monthly for not less than years, with interest not to exceed% per annum for the first year(s) of the loan with Origination Charges as shown on Buyer's Loan Estimate for the loan not to exceed% of the loan.			
■ E. USDA GUARANTEED FINANCING: A USDA-guaranteed loan of not less than \$ (excluding any financed Funding Fee), amortizable monthly for not less than years, with interest not to exceed% per annum for the first year(s) of the loan with Origination Charges as shown on Buyer's Loan Estimate for the loan not to exceed% of the loan.			
□ F. REVERSE MORTGAGE FINANCING: A reverse mortgage loan (also known as a Home Equity Conversion Mortgage loan) in the original principal amount of \$ (excluding any financed PMI premium or other costs), with interest not to exceed% per annum for the first year(s) of the loan with Origination Charges as shown on Buyer's Loan Estimate for the loan not to exceed% of the loan. The reverse mortgage loan □will □ will not be an FHA insured loan.			
2. APPROVAL OF FINANCING: Approval for the financing described above will be deemed to have been obtained when Buyer Approval and Property Approval are obtained. Time is of the essence for this paragraph and strict compliance with the time for performance is required. A. BUYER APPROVAL (Check one box only):			
☐ This contract is subject to Buyer obtaining Buyer Approval. If Buyer cannot obtain Buyer Approval, Buyer may give written notice to Seller within days after the effective date of this contract and this contract will terminate and the earnest money will be refunded to Buyer. If Buyer does not terminate the contract under this provision, the			

Initialed for identification by Buyer____ and Seller____

(Address of Property)

contract shall no longer be subject to the Buyer obtaining Buyer Approval. Buyer Approval will be deemed to have been obtained when (i) the terms of the loan(s) described above are available and (ii) lender determines that Buyer has satisfied all of lender's requirements related to Buyer's assets, income and credit history.

☐ This contract is not subject to Buyer obtaining Buyer Approval.

- B. PROPERTY APPROVAL: If Buyer's lender determines that the Property does not satisfy lender's underwriting requirements for the loan (including but not limited to appraisal, insurability, and lender required repairs) Buyer, not later than 3 days before the Closing Date, may terminate this contract by giving Seller: (i) notice of termination; and (ii) a copy of a written statement from the lender setting forth the reason(s) for lender's determination. If Buyer terminates under this paragraph, the earnest money will be refunded to Buyer. If Buyer does not terminate under this paragraph, Property Approval is deemed to have been obtained.
- **3. SECURITY**: Each note for the financing described above must be secured by vendor's and deed of trust liens.

established by the Department of Veterans Affairs.

B. If FHA financing is involved, the appraised valuation is arrived at to determine the maximum mortgage the Department of Housing and Urban Development will insure. HUD does not warrant the value or the condition of the Property. The Buyer should satisfy himself/herself that the price and the condition of the Property are acceptable.

C. If VA financing is involved and if Buyer elects to complete the purchase at an amount in excess of the reasonable value established by the VA, Buyer shall pay such excess amount in cash from a source which Buyer agrees to disclose to the VA and which Buyer represents will not be from borrowed funds except as approved by VA. If VA reasonable value of the Property is less than the Sales Prices, Seller may reduce the Sales Price to an amount equal to the VA reasonable value and the sale will be closed at the lower Sales Price with proportionate adjustments to the down payment and the loan amount.

A. Buyer authorizes Buyer's lender to furnish to Seller or Buyer or their representatives information relating to the status of the approval for the financing.

B. Seller and Buyer authorize Buyer's lender, title company, and escrow agent to disclose and furnish a copy of the closing disclosures and settlement statements provided in relation to the closing of this sale to the parties' respective brokers and sales agents provided under Broker Information.

Buyer	Seller
Buyer	Seller



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ADDENDUM FOR AUTHORIZING HYDROSTATIC TESTING



	CONCERNING THE PROPERTY AT:	
		(Street Address and City)
	onsult a licensed plumber about the scope of hy	drostatic testing and risks associated with the
<u>te</u>	esting before signing this form.	
Δ	AUTHORIZATION: Seller authorizes Buyer, at	Buyer's expense to engage a licensed plumber to
Λ.	perform a hydrostatic plumbing test on the Propert	, , , , , , , , , , , , , , , , , , , ,
	pononina nyarastana piambing taota an ana mapana	, .
В.	ALLOCATION OF RISK:	
	☐ (1) Seller shall be liable for damages caused by	the hydrostatic plumbing test.
	☐ (2) Buyer shall be liable for damages caused by	the hydrostatic plumbing test.
		y the hydrostatic plumbing test in an amount not to
	exceed \$, the managed planning test in an amount het te
_		
Bu	uyer	Seller
_		0.11
Bu	uyer	Seller



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11-15-18



ADDENDUM CONCERNING RIGHT TO TERMINATE **DUE TO LENDER'S APPRAISAL**

Use only if the Third Party Financing Addendum is attached to the contract and the transaction does not involve FHA insured or VA guaranteed financing

CON	CERNING THE PROPERTY AT:(Street Address and City)			
	nancing described in the Third Party Financing Addendum attached to the contract for the sale of the -referenced Property does not involve FHA or VA financing. (Check one box only)			
	(1) WAIVER. Buyer waives Buyer's right to terminate the contract under Paragraph 2B of the Third Party Financing Addendum if Property Approval is not obtained because the opinion of value in the appraisal does not satisfy lender's underwriting requirements.			
	If the lender reduces the amount of the loan due to the opinion of value, the cash portion of Sales Price is increased by the amount the loan is reduced due to the appraisal.			
	(2) PARTIAL WAIVER. Buyer waives Buyer's right to terminate the contract under Paragraph 2B of the Third Party Financing Addendum if:			
	(i) Property Approval is not obtained because the opinion of value in the appraisal does not satisfy lender's underwriting requirements; and			
	(ii) the opinion of value is \$ or more.			
	If the lender reduces the amount of the loan due to the opinion of value, the cash portion of Sales Price is increased by the amount the loan is reduced due to the appraisal.			
	(3) ADDITIONAL RIGHT TO TERMINATE. In addition to Buyer's right to terminate under Paragraph 2B of the Third Party Financing Addendum, Buyer may terminate the contract within days after the Effective Date if:			
	(i) the appraised value, according to the appraisal obtained by Buyer's lender, is less than \$; and			
	(ii) Buyer delivers a copy of the appraisal to the Seller.			
	If Buyer terminates under this paragraph, the earnest money will be refunded to Buyer.			
Buy	ver Seller			
Buy	yer Seller			



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APPROVED BY THE TEXAS REAL ESTATE COMMISSION (TREC)



SELLER'S DISCLOSURE NOTICE

	T(Street Address and City)				
	ANY INSPECTIONS OR WARRANTIES THE PU	THE PROPERTY AS OF THE DATE SIGNED BY JRCHASER MAY WISH TO OBTAIN. IT IS NOT A			
$_{ m er} \; \Box$ is \Box is not occupying the Pro	operty. If unoccupied, how long since Selle	er has occupied the Property?			
he Property has the items checked b	pelow [Write Yes (Y), No (N), or Unknown (U	J)]:			
Range	Oven	Microwave			
Dishwasher	Trash Compactor	Disposal			
Washer/Dryer Hookups	Window Screens	Rain Gutters			
Security System	Fire Detection Equipment	Intercom System			
	Smoke Detector				
	Smoke Detector-Hearing Impaired				
	Carbon Monoxide Alarm				
	Emergency Escape Ladder(s)				
TV Antenna	Cable TV Wiring	Satellite Dish			
Ceiling Fan(s)	Attic Fan(s)	Exhaust Fan(s) Wall/Window Air Conditioning			
Central A/C	Central Heating				
Plumbing System	Septic System	Public Sewer System			
Patio/Decking	Outdoor Grill	Fences			
Pool	Sauna	Spa Hot Tub			
Pool Equipment	Pool Heater	Automatic Lawn Sprinkler System			
Fireplace(s) & Chimney (Wood burning)		Fireplace(s) & Chimney (Mock)			
Natural Gas Lines		Gas Fixtures			
Liquid Propane Gas	LP Community (Captive)	LP on Property			
Garage:Attached	Not Attached	Carport			
Garage Door Opener(s):	Electronic	Control(s)			
Water Heater:	Gas	Electric			
Water Supply:City	WellMUD	Со-ор			
	Age:	(approx.)			

	Seller's Disclosure Notice Concerning the F	Property at		Page 2			
	Does the property have working smoke detectors installed in accordance with the smoke detector requirements of Chapter 766, Health and Safety Code?* Yes No Unknown. If the answer to this question is no or unknown, explain (Attach additional sheets if necessary):						
	<u> </u>						
	installed in accordance with the require including performance, location, and po effect in your area, you may check unkno require a seller to install smoke detector will reside in the dwelling is hearing imp a licensed physician; and (3) within 10 da	ements of the buildir ower source requirent own above or contact or the hearing impaired; (2) the buyer g ays after the effective and specifies the lo	ng code in effect in nents. If you do not t your local building paired if: (1) the buy ives the seller writter date, the buyer mak cations for the install	wellings to have working smoke detector the area in which the dwelling is located to know the building code requirements in official for more information. A buyer maler or a member of the buyer's family when evidence of the hearing impairment from the seller to install ation. The parties may agree who will be anstall.			
	if you are not aware.		iny of the following?	Write Yes (Y) if you are aware, write No (N			
ř	Interior Walls	Ceilings		Floors			
*	Exterior Walls	Doors	(5) 1 ()	Windows			
	Roof	Foundation	/Slab(s)	Sidewalks			
Ţ,	Walls/Fences	Driveways		Intercom System			
3	Plumbing/Sewers/Septics Other Structural Components (Des	Electrical Sy		Lighting Fixtures			
	If the answer to any of the above is yes, explain. (Attach additional sheets if necessary):						
	Are you (Seller) aware of any of the following conditions? Write Yes (Y) if you are aware, write No (N) if you are not aware. Active Termites (includes wood destroying insects) Previous Structural or Roof Repair Termite or Wood Rot Damage Needing Repair Hazardous or Toxic Waste						
1 6 1 10		stroying insects)	Previous Stru	uctural or Roof Repair			
	Active Termites (includes wood de	stroying insects)	Previous Stru	actural or Roof Repair r Toxic Waste			
	Active Termites (includes wood de Termite or Wood Rot Damage Nee	stroying insects)	Previous Stru Hazardous of Asbestos Cor	actural or Roof Repair r Toxic Waste			
	Active Termites (includes wood de Termite or Wood Rot Damage Nee Previous Termite Damage	stroying insects)	Previous Stru Hazardous of Asbestos Cor	actural or Roof Repair r Toxic Waste mponents			
	Active Termites (includes wood de Termite or Wood Rot Damage Nee Previous Termite Damage Previous Termite Treatment	stroying insects) ding Repair	Previous Stru Hazardous or Asbestos Cor Urea-formalo	actural or Roof Repair r Toxic Waste mponents dehyde Insulation			
	Active Termites (includes wood de Termite or Wood Rot Damage Nee Previous Termite Damage Previous Termite Treatment Improper Drainage	estroying insects) ding Repair I Event	Previous Stru Hazardous of Asbestos Cor Urea-formato Radon Gas	actural or Roof Repair r Toxic Waste mponents dehyde Insulation Paint			
	Active Termites (includes wood de Termite or Wood Rot Damage Nee Previous Termite Damage Previous Termite Treatment Improper Drainage Water Damage Not Due to a Flood	estroying insects) ding Repair Event Fault Lines	Previous Stru Hazardous of Asbestos Cor Urea-formato Radon Gas Lead Based F	actural or Roof Repair r Toxic Waste mponents dehyde Insulation Paint /iring			
	Active Termites (includes wood de Termite or Wood Rot Damage Nee Previous Termite Damage Previous Termite Treatment Improper Drainage Water Damage Not Due to a Flood Landfill, Settling, Soil Movement, F	estroying insects) ding Repair Event Fault Lines	Previous Stru Hazardous or Asbestos Cor Urea-formalo Radon Gas Lead Based F	actural or Roof Repair or Toxic Waste mponents dehyde Insulation Paint Viring			
	Active Termites (includes wood de Termite or Wood Rot Damage Nee Previous Termite Damage Previous Termite Treatment Improper Drainage Water Damage Not Due to a Flood Landfill, Settling, Soil Movement, F	estroying insects) ding Repair Event Fault Lines	Previous Stru Hazardous of Asbestos Cor Urea-formalo Radon Gas Lead Based F Aluminum W Previous Fire Unplatted Ea	r Toxic Waste mponents dehyde Insulation Paint Viring es essements et ructure or Pits of Premises for Manufacture of			

	Seller's Disclosure Notice Concerning the Property at
ī.	Are you (Seller) aware of any item, equipment, or system in or on the Property that is in need of repair? Yes (if you are aware No (if you are not aware). If yes, explain (attach additional sheets if necessary).
	Are you (Seller) aware of any of the following conditions?* Write Yes (Y) if you are aware, write No (N) if you are not aware.
	Present flood insurance coverage
	Previous flooding due to a failure or breach of a reservoir or a controlled or emergency release of water from a reservoi
	Previous water penetration into a structure on the property due to a natural flood event
	Write Yes (Y) if you are aware, and check wholly or partly as applicable, write No (N) if you are not aware. Located wholly partly in a 100-year floodplain (Special Flood Hazard Area-Zone A, V, A99, AE, AO, AH, VE, or AR)
	Located (wholly (partly in a 100-year floodplain (Special Flood Hazard Area-Zone X, V, A99, AE, AO, AH, VE, Or AR, Located (wholly (partly in a 500-year floodplain (Moderate Flood Hazard Area-Zone X (shaded))
	Located (wholly (partly in a floodway
	Located (wholly (partly in a flood pool
	Located () wholly () partly in a reservoir
	If the answer to any of the above is yes, explain (attach additional sheets if necessary):
	"100-year floodplain" means any area of land that: (A) is identified on the flood insurance rate map as a special flood hazard area, which is designated as Zone A, V, A99, AE, AO, AH, VE, or AR on the map; (B) has a one percent annual chance of flooding, which is considered to be a high risk of flooding; and (C) may include a regulatory floodway, flood pool, or reservoir. "500-year floodplain" means any area of land that: (A) is identified on the flood insurance rate map as a moderate flood hazard area, which is designated on the map as Zone X (shaded); and (B) has a two-tenths of one percent annual chance of flooding, which is considered to be a moderate
	risk of flooding. "Flood pool" means the area adjacent to a reservoir that lies above the normal maximum operating level of the reservoir and that is subject to controlled inundation under the management of the United States Army Corps of Engineers.
	"Flood insurance rate map" means the most recent flood hazard map published by the Federal Emergency Management Agency under the National Flood Insurance Act of 1968 (42 U.S.C. Section 4001 et seq.). "Floodway" means an area that is identified on the flood insurance rate map as a regulatory floodway, which includes the channel of a river or other watercourse and the adjacent land areas that must be reserved for the discharge of a base flood, also referred to as a 100-year flood, without cumulatively increasing the water surface elevation of more
	than a designated height. "Reservoir" means a water impoundment project operated by the United States Army Corps of Engineers that is intended to retain water or delay the runoff of water in a designated surface area of land.
	Have you (Seller) ever filed a claim for flood damage to the property with any insurance provider, including the National Flood Insurance Program (NFIP)?* Yes No. If yes, explain (attach additional sheets as necessary):
	*Homes in high risk flood zones with mortgages from federally regulated or insured lenders are required to have flood insurance. Even when not required, the Federal Emergency Management Agency (FEMA) encourages homeowners in high risk, moderate risk, and low risk flood zones to purchase flood insurance that covers the structure(s) and the personal property within the structure(s).
	Have you (Seller) ever received assistance from FEMA or the U.S. Small Business Administration (SBA) for flood damage to the property? Yes No. If yes, explain (attach additional sheets as necessary):

	Seller's Disclosure Notice Concerning the P	ronerty at		09-01-20 Page 4				
Λ			(Street Address and City)					
9.	, , , ,	_	•					
	Room additions, structural modifications, or other alterations or repairs made without necessary permits or not in compliance with building codes in effect at that time.							
	Homeowners' Association or maint	enance fees or ass	essments.					
	Any "common area" (facilities such as pools, tennis courts, walkways, or other areas) co-owned in undivided interest with others.							
	Any notices of violations of deed restrictions or governmental ordinances affecting the condition or use of the Property.							
	Any lawsuits directly or indirectly at	fecting the Proper	ty.					
	Any condition on the Property which	h materially affect	s the physical health or safety of an in	dividual.				
	Any rainwater harvesting system lo supply as an auxiliary water source.		erty that is larger than 500 gallons and	d that uses a public water				
	Any portion of the property that is	ocated in a ground	dwater conservation district or a subsi	dence district.				
	If the answer to any of the above is yes, ex	kplain. (Attach add	ditional sheets if necessary):					
11.	high tide bordering the Gulf of Mexico, the property may be subject to the Open Beaches Act or the Dune Protection Act (Chapter 61 or 63, Natural Resources Code, respectively) and a beachfront construction certificate or dune protection permit maybe required for repairs or improvements. Contact the local government with ordinance authority over construction adjacent to public beaches for more information. This property may be located near a military installation and may be affected by high noise or air installation compatible use zones or other operations. Information relating to high noise and compatible use zones is available in the most recent Air Installation Compatible Use Zone Study or Joint Land Use Study prepared for a military installation and may be accessed on the Internet website of the military installation and of the county and any municipality in which the military installation is located.							
Sign	nature of Seller	Date	Signature of Seller	Date				
The	e undersigned purchaser hereby acknowle	dges receipt of the	foregoing notice.					
Sign	nature of Purchaser	Date	Signature of Purchaser	Date				



This form was prepared by the Texas Real Estate Commission in accordance with Texas Property Code § 5.008(b) and is to be used in conjunction with a contract for the sale of real property entered into on or after September 1, 2019. Texas Real Estate Commission, P.O. Box 12188, Austin, TX 78711-2188, 512-936-3000 (http://www.trec.texas.gov) TREC NO. OP-H